



New York State Correctional Officers & Police Benevolent Association, Inc.

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TO: NYSCOPBA Chief Sector Stewards

FROM: Sharon Smith, Health Benefits Specialist

DATE: August 26, 2010

RE: 2011 Empire Plan Basic Medical Component Deductible
and Maximum Out-of-Pocket Expense

As you know, per Articles 12.5(e) and 12.5(f) of NYSCOPBA's collective bargaining agreement, the Empire Plan Basic Medical Component Deductible and Maximum Out-of-Pocket Expense increase by a percentage amount equal to the percentage increase in the medical care component for the CPI for Urban Wage Earners and Clerical Workers, All Cities (CPI-W), for the period July 1 through June 30 of the preceding year. For the period July 1, 2009, through June 30, 2010, the percentage increased by 3.5%.

As a result of the above, the Basic Medical Component deductible for year 2011 will be \$388 and the maximum out-of-pocket expense will be \$828, calculated as follows:

$3.5\% \times \$375$ (2010 deductible) = \$13.12 (\$13.00 rounding down to the nearest full dollar): $\$375 + \$13 = \$388$

$3.5\% \times \$800$ (2010 maximum out-of-pocket expense) = \$28.00 (no rounding necessary): $\$800 + \$28 = \$828$

Please inform your membership of this increase; and should you have any questions, feel free to contact me.

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cc: NYSCOPBA Joint Committee on Health Benefits
NYSCOPBA Executive Board